

DEPOSIT AVAILABILITY

When a deposit is made to your transaction account, the funds are usually – but not always -- available immediately. For example, in certain situations, if you deposit a check on Tuesday, you may not be able to withdraw the funds from that check, and we may not pay another check or an electronic debit to your account with those funds, until Wednesday or even later. See the *Availability Timeline* below for details about when you can use the funds from different kinds of deposits. Ask us about funds availability for deposits to non-transaction accounts.

If a check is returned unpaid after you have withdrawn the funds, we may charge the check back to your account.

Availability Timeline for Deposits to Established Accounts

Below is our general policy for deposits made to transaction accounts open for more than 30 days. Longer delays may apply (see below) and different rules apply to new accounts (See *Availability Timeline for New Accounts*).

When a deposit is made. . .

By electronic direct deposit
By wire transfer
In cash, deposited with a teller
By check, deposited with a teller
At our ATM
At another ATM

Deposited funds are available . . .

Immediately after we accept the deposit
Immediately after we accept the deposit
Immediately after we accept the deposit
Immediately after we accept the deposit
The next business day after deposit is retrieved
The fourth business day after deposit is retrieved

If you will need the funds from a check deposit right away, ask us when the funds will be available.

What is “Our ATM”? What is a “Business Day”? And when is an ATM deposit “made”?

Each ATM we own is identified as our machine. A business day is any day of the week except Saturday, Sunday, and Federal holidays. A deposit made before (the close of business) on a business day is considered deposited that day. Deposits at an ATM are considered to be made on the day your deposit is removed from the machine.

Check Cashing, Immediate Availability, and Holds on Account Funds

When we cash a check or make a check deposit available immediately, we will tell you if we hold funds in your account equal to the amount of the check or check deposit, and we will tell you when the funds on hold will be available.

Longer Delays May Apply

Funds from check deposits may be delayed up to (X) business days if:

- We believe your deposited check will not be paid.
- You deposit checks totaling more than (\$\$\$) on any one business day.
- You redeposit a check that had been returned unpaid.
- You have repeatedly overdrawn your account in the last 6 months.
- There is a bank emergency such as failure of computer or communications equipment.

We will tell you if we delay your ability to withdraw funds for any of these reasons, and when the funds will be available.

For each deposit of a check not drawn on a US financial institution, you may expect a delay until we collect the funds.